



**OREGON MUTUAL INSURANCE COMPANY
ABSOLUTE MOLD EXCLUSION**

M0128U (1-03)

The Personal Umbrella Liability Coverage is Amended as follows:

Mold or Microbial Matter - ABSOLUTE MOLD EXCLUSION - coverage does not apply to:

- a. "Mold or Microbial Matter",
- b. "Bodily injury", "property damage", or "personal injury" arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "Mold or Microbial Matter", wet or dry rot.

"Mold or Microbial Matter" includes mold, fungi, viral or bacterial matter that reproduces by spores or splitting of cells, whether or not such matter is living; and protists, including, but not limited to algae and slime mold.

All other "terms" of the Personal Umbrella Liability Coverage Apply.